

0044-2M-EPIEXX-00280024-155988

**UNITED STATES BANKRUPTCY COURT**SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISIONIn re: LOUIS DARRELL HARPER, SR.  
BETTY DENISE HARPER  
Debtor(s)

Case No.: 19-03880-JAW

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Harold J. Barkley, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2019.
- 2) The plan was confirmed on 02/18/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/26/2025.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 163,901.50.
- 10) Amount of unsecured claims discharged without full payment: 41,255.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$164,968.81
Less amount refunded to debtor:	\$2,508.03

<b>NET RECEIPTS:</b>	<b>\$162,460.78</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$3,600.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$16,127.04
Other:	\$.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$19,727.04</b>
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Attorney fees paid and disclosed by debtor:	\$.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AARON SALES & LEASE	Secured	NA	NA	NA	.00	.00
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CAPITAL ONE N.A.	Unsecured	454.00	454.42	454.42	63.62	.00
Department of Treasury -	Priority	4,000.00	38,291.18	16,104.44	16,104.44	.00
Department of Treasury -	Unsecured	NA	22,186.74	22,186.74	3,106.14	.00
DIRECTV, LLC	Unsecured	.01	564.36	564.36	79.01	.00
ENTERGY CREDIT & COLLECTIONS DEI	Unsecured	103.00	103.02	103.02	14.42	.00
FORT SILL NATIONAL BANK	Unsecured	345.00	345.69	345.69	48.40	.00
INTERNAL REVENUE SERVICE	Secured	NA	NA	NA	.00	.00
MAGNOLIA FCU	Unsecured	56.00	NA	NA	.00	.00
MS DEPARTMENT OF REVENUE	Priority	580.00	1,046.38	814.39	814.39	.00
MS DEPARTMENT OF REVENUE	Unsecured	NA	231.99	231.99	32.48	.00
NISSAN NORTH AMERICA	Secured	NA	NA	NA	.00	.00

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NMAC/IFS	Secured	27,000.00	27,209.95	10,530.00	10,530.00	1,958.56
NMAC/IFS	Unsecured	NA	16,679.95	16,679.95	2,335.19	.00
PROGRESSIVE LEASING	Secured	NA	NA	NA	.00	.00
PROGRESSIVE LEASING	Secured	NA	NA	NA	.00	.00
RENFROE & PERILLOUX PLLC	Unsecured	NA	NA	NA	.00	.00
SIMPSON LAW FIRM P A	Unsecured	NA	NA	NA	.00	.00
SMITH ROUCHON & ASSOC	Unsecured	128.00	NA	NA	.00	.00
SMITH ROUCHON & ASSOC	Unsecured	123.00	NA	NA	.00	.00
ST DOMINIC HOSPITAL	Unsecured	698.00	NA	NA	.00	.00
ST DOMINIC HOSPITAL	Unsecured	1,874.72	NA	NA	.00	.00
TEXAS GUARANTEED STUDENT LOAN	Unsecured	4,543.00	6,836.76	6,836.76	.00	.00
TEXAS GUARANTEED STUDENT LOAN	Unsecured	3,489.00	NA	NA	.00	.00
TRELLIS COMPANY	Unsecured	4,402.00	NA	NA	.00	.00
U.S. BANK TRUST NTL ASSOCIATION	Secured	148,097.00	150,271.44	6,806.26	6,806.26	.00
U.S. BANK TRUST NTL ASSOCIATION	Secured	9,665.64	19,304.03	19,304.03	19,304.03	.00
U.S. BANK TRUST NTL ASSOCIATION	Secured	NA	75,697.20	75,697.20	75,697.20	.00
U.S. BANK TRUST NTL ASSOCIATION	Secured	NA	731.00	731.00	731.00	.00
US ATTORNEY GENERAL	Unsecured	NA	NA	NA	.00	.00

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VERITAS FEDERAL CREDIT UNION	Secured	4,679.00	4,307.25	4,307.25	4,307.25	801.35

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	82,503.46	82,503.46	.00
Mortgage Arrearage:	19,304.03	19,304.03	.00
Debt Secured by Vehicle:	14,837.25	14,837.25	2,759.91
All Other Secured:	731.00	731.00	.00
<b>TOTAL SECURED:</b>	117,375.74	117,375.74	2,759.91

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	16,918.83	16,918.83	.00
<b>TOTAL PRIORITY:</b>	16,918.83	16,918.83	.00

<b>GENERAL UNSECURED PAYMENTS:</b>	47,402.93	5,679.26	.00
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**Disbursements:**

Expenses of Administration:	\$19,727.04	
Disbursements to Creditors:	\$142,733.74	
<b>TOTAL DISBURSEMENTS:</b>		\$162,460.78

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/27/2025By: /s/Harold J. Barkley, Jr.

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.